



Bank Holding Company Performance Report September 30, 2022—FR BHCPR

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BHC Name [SILVERGATE CAPITAL CORPORATION](#)

City/State [LA JOLLA, CA](#)

Bank Holding Company Information

Federal Reserve District: [12](#)

Consolidated Assets (\$000): [15,467,340](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [1](#)

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

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[4250 EXECUTIVE SQUARE, SUITE 300](#)
[LA JOLLA, CA 92037](#)

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Summary Ratios

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Average assets (\$000)	16,337,857				
Net income (\$000)	109,319				
Number of BHCs in peer group	132				

	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	1.74	2.79	8												
+ Non-interest income	0.23	0.94	5												
– Overhead expense	0.75	2.18	0												
– Provision for credit losses	-0.03	0.10	8												
+ Securities gains (losses)	-0.01	0	11												
+ Other tax equivalent adjustments	0	0	48												
= Pretax net operating income (tax equivalent)	1.24	1.46	27												
Net operating income	0.89	1.10	22												
Net income	0.89	1.10	22												
Net income (Subchapter S adjusted)		1.56													
Percent of Average Earning Assets															
Interest income (tax equivalent)	1.92	3.36	5												
Interest expense	0.10	0.35	6												
Net interest income (tax equivalent)	1.83	3.01	7												
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.06	0.09	51												
Earnings coverage of net loan and lease losses (X)	206.50	36.38	87												
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.67	1.17	12												
Allowance for loan and lease losses / Total loans and leases	0.23	1.15	0												
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.27	0.39	38												
30–89 days past due loans and leases / Total loans and leases	0.08	0.33	14												
Liquidity and Funding															
Net noncore funding dependence	2.65	5.89	40												
Net short-term noncore funding dependence	2.65	0.87	58												
Net loans and leases / Total assets	9	63.09	0												
Capitalization															
Tier 1 leverage ratio	10.71	9.22	84												
Holding company equity capital / Total assets	8.61	9.68	29												
Total equity capital (including minority interest) / Total assets	8.61	9.81	27												
Common equity tier 1 capital / Total risk-weighted assets	40.72	11.79	99												
Net loans and leases / Equity capital (X)	1.05	6.64	0												
Cash dividends / Net income	7.38	31.93	12												
Cash dividends / Net income (Subchapter S adjusted)		71.62													
Growth Rates															
Assets		6.04													
Equity capital		-3.83													
Net loans and leases		14.48													
Noncore funding		36.20													
Parent Company Ratios															
Short-term debt / Equity capital	0	0.48	40												
Long-term debt / Equity capital	0	11.91	13												
Equity investment in subsidiaries / Equity capital	83.53	104.01	1												
Cash from ops + noncash items + op expense / Op expense + dividends	207.23	118.32	80												

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

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Income Statement—Revenues and Expenses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	61,004						
Income from lease financing receivables.....	0						
Fully taxable income on loans and leases.....	61,004						
Tax-exempt income on loans and leases.....	0						
Estimated tax benefit on income on loans and leases.....	0						
Income on loans and leases (tax equivalent).....	61,004						
Investment interest income (tax equivalent).....	149,858						
Interest on balances due from depository institutions.....	12,394						
Interest income on other earning assets.....	1,210						
Total interest income (tax equivalent).....	224,466						
Interest on time deposits of \$250K or more.....	0						
Interest on time deposits < \$250K.....	5,222						
Interest on foreign office deposits.....	0						
Interest on other deposits.....	23						
Interest on other borrowings and trading liabilities.....	6,017						
Interest on subordinated debt and mandatory convertible securities.....	0						
Total interest expense.....	11,262						
Net interest income (tax equivalent).....	213,204						
Non-interest income.....	27,922						
Adjusted operating income (tax equivalent).....	241,126						
Overhead expense.....	91,723						
Provision for credit losses.....	-3,075						
Securities gains (losses).....	-804						
Other tax equivalent adjustments.....	0						
Pretax net operating income (tax equivalent).....	151,674						
Applicable income taxes.....	31,080						
Tax equivalent adjustments.....	11,275						
Applicable income taxes (tax equivalent).....	42,355						
Minority interest.....	0						
Net income before discontinued operations, net of minority interest.....	109,319						
Discontinued operations, net of applicable income taxes.....	0						
Net income attributable to holding company.....	109,319						
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	109,319						
Investment securities income (tax equivalent).....	149,858						
US Treasury and agency securities (excluding mortgage-backed securities) ..	24,081						
Mortgage-backed securities.....	58,259						
All other securities.....	67,518						
Cash dividends declared.....	8,064						
Common.....	0						
Preferred.....	8,064						

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

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Relative Income Statement and Margin Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
Percent of Average Assets															
Interest income (tax equivalent)	1.83	3.12	5												
Less: Interest expense	0.09	0.33	7												
Equals: Net interest income (tax equivalent)	1.74	2.79	8												
Plus: Non-interest income	0.23	0.94	5												
Equals: adjusted operating income (tax equivalent)	1.97	3.77	2												
Less: Overhead expense	0.75	2.18	0												
Less: Provision for credit losses	-0.03	0.10	8												
Plus: Realized gains (losses) on held-to-maturities securities	0	0	48												
Plus: Realized gains (losses) on available-for-sale securities	-0.01	0	11												
Plus: other tax equivalent adjustments	0	0	48												
Equals: Pretax net operating income (tax equivalent)	1.24	1.46	27												
Less: Applicable income taxes (tax equivalent)	0.35	0.34	57												
Less: Minority interest	0	0	43												
Equals: Net operating income	0.89	1.10	22												
Plus: Net extraordinary items	0	0	51												
Equals: Net income	0.89	1.10	22												
Memo: Net income (last four quarters)		1.10													
Net income—BHC and noncontrolling (minority) interest	0.89	1.11	21												
Margin Analysis															
Average earning assets / Average assets	95.32	92.93	78												
Average interest-bearing funds / Average assets	7.58	60.58	0												
Interest income (tax equivalent) / Average earning assets	1.92	3.36	5												
Interest expense / Average earning assets	0.10	0.35	6												
Net interest income (tax equivalent) / Average earning assets	1.83	3.01	7												
Yield or Cost															
Total loans and leases (tax equivalent)	5.16	4.24	89												
Interest-bearing bank balances	1.17	0.79	90												
Federal funds sold and reverse repos		1.05													
Trading assets	0	0.57	26												
Total earning assets	1.83	3.33	5												
Investment securities (tax equivalent)	1.66	1.96	22												
US Treasury and agency securities (excluding mortgage-backed securities)	1.17	1.38	32												
Mortgage-backed securities	1.36	1.87	8												
All other securities	2.35	2.89	28												
Interest-bearing deposits	1.83	0.35	98												
Time deposits of \$250K or more		0.61													
Time deposits < \$250K	1.76	0.58	97												
Other domestic deposits	0.05	0.31	2												
Foreign deposits		0.52													
Federal funds purchased and repos	0	0.88	2												
Other borrowed funds and trading liabilities	1.63	1.55	49												
All interest-bearing funds	1.21	0.54	92												

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

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Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Non-interest Income and Expenses					
Total non-interest income	27,922				
Fiduciary activities income	0				
Service charges on deposit accounts - domestic	23,138				
Trading revenue	3,028				
Investment banking fees and commissions	0				
Insurance activities revenue	0				
Venture capital revenue	0				
Net servicing fees	8				
Net securitization income	0				
Net gains (losses) on sales of loans, OREO, other assets	98				
Other non-interest income	1,650				
Total overhead expenses	91,723				
Personnel expense	51,532				
Net occupancy expense	2,471				
Goodwill impairment losses	0				
Amortization expenses and impairment loss (other intangible assets)	0				
Other operating expenses	37,720				
Fee income on mutual funds and annuities	0				
Memoranda					
Assets under management in proprietary mutual funds and annuities	0				
Number of equivalent employees	430				
Average personnel expense per employee	119.84				
Average assets per employee	37,995.02				

Analysis Ratios

Mutual fund fee income / Non-interest income	0	2.43	11												
Overhead expenses / Net Interest Income + non-interest income	39.91	58.02	7												

Percent of Average Assets

Total overhead expense	0.75	2.18	0												
Personnel expense	0.42	1.20	1												
Net occupancy expense	0.02	0.22	2												
Other operating expenses	0.31	0.73	2												
Overhead less non-interest income	0.52	1.22	9												

Percent of Adjusted Operating Income (Tax Equivalent)

Total overhead expense	38.04	57.55	5												
Personnel expense	21.37	31.86	11												
Net occupancy expense	1.02	5.98	2												
Other operating expenses	15.64	19.14	23												
Total non-interest income	11.58	24.10	19												
Fiduciary activities income	0	2.13	13												
Service charges on domestic deposit accounts	9.60	3.30	96												
Trading revenue	1.26	0.57	81												
Investment banking fees and commissions	0	2.15	7												
Insurance activities revenue	0	0.36	12												
Venture capital revenue	0	0.01	44												
Net servicing fees	0	1.23	21												
Net securitization income	0	0	46												
Net gain (loss) - sales of loans, OREO, and other assets	0.04	1.19	19												
Other non-interest income	0.68	8.80	1												
Overhead less non-interest income	26.46	32.79	27												
Applicable income taxes / Pretax net operating income (tax equivalent)	20.49	21.50	36												
Applicable income tax + TE / Pretax net operating income + TE	27.93	23.57	88												

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

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Assets

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Real estate loans	1,036,444						
Commercial and industrial loans	299,985						
Loans to individuals	0						
Loans to depository institutions and acceptances of other banks	0						
Agricultural loans	0						
Other loans and leases	59,177						
Less: Unearned income	0						
Loans and leases, net of unearned income	1,395,606						
Less: Allowance for loan and lease losses	3,176						
Net loans and leases	1,392,430						
Debt securities that reprice or mature in over 1 year	11,294,672						
Mutual funds and equity securities	0						
Subtotal	12,687,102						
Interest-bearing bank balances	1,420,970						
Federal funds sold and reverse repos	0						
Debt securities that reprice or mature within 1 year	127,131						
Trading assets	3,701						
Total earning assets	14,238,904						
Non-interest-bearing cash and due from depository institutions	465,853						
Premises, fixed assets, and leases	7,186						
Other real estate owned	45						
Investment in unconsolidated subsidiaries	0						
Intangible and other assets	755,352						
Total assets	15,467,340						
Quarterly average assets	15,810,685						
Average loans and leases (YTD)	1,575,211						
Memoranda							
Loans held-for-sale	924,644						
Loans not held-for-sale	470,962						
Real estate loans secured by 1-4 family	963,446						
Commercial real estate loans	72,998						
Construction and land development	0						
Multifamily	9,028						
Nonfarm nonresidential	63,970						
Real estate loans secured by farmland	0						
Total investment securities	11,421,803						
U.S. Treasury securities	1,280,942						
US agency securities (excluding mortgage-backed securities)	1,401,122						
Municipal securities	3,126,142						
Mortgage-backed securities	5,410,069						
Asset-backed securities	203,528						
Other debt securities	0						
Mutual funds and equity securities	0						
Available-for-sale securities	8,317,247						
U.S. Treasury securities	34,834						
US agency securities (excluding mortgage-backed securities)	1,401,122						
Municipal securities	1,928,013						
Mortgage-backed securities	4,749,750						
Asset-backed securities	203,528						
Other debt securities	0						
Mutual funds and equity securities	0						
Held-to-maturity securities appreciation (depreciation)	-426,722						
Available-for-sale securities appreciation (depreciation)	-590,867						
Structured notes, fair value	0						
Pledged securities	1,817,161						

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Liabilities and Changes in Capital

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	12,005,719						
NOW, ATS and transaction accounts	3,567						
Time deposits less brokered deposits < \$250K	150						
MMDA and other savings accounts	45,237						
Other non-interest-bearing deposits	0						
Core deposits	12,054,673						
Time deposits of \$250K or more	0						
Foreign deposits	0						
Federal funds purchased and repos	0						
Secured federal funds purchased	0						
Commercial paper	0						
Other borrowings w/remaining maturity of 1 year or less	700,000						
Other borrowings w/remaining maturity over 1 year	0						
Brokered deposits < \$250K	1,183,753						
Noncore funding	1,883,753						
Trading liabilities	5,010						
Subordinated notes and debentures + trust preferred securities	15,855						
Other liabilities	176,704						
Total liabilities	14,135,995						
Equity Capital							
Perpetual preferred stock (including surplus)	193,621						
Common stock	317						
Common surplus	1,362,377						
Retained earnings	295,115						
Accumulated other comprehensive income	-520,085						
Other equity capital components	0						
Total holding company equity capital	1,331,345						
Noncontrolling (minority) interest in subsidiaries	0						
Total equity capital, including minority interest	1,331,345						
Total liabilities and capital	15,467,340						
Memoranda							
Non-interest-bearing deposits	12,005,719						
Interest-bearing deposits	1,232,707						
Total deposits	13,238,426						
Long-term debt that reprices within 1 year	0						
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	1,608,836						
Accounting restatements	0						
Net income	109,319						
Net sale of new perpetual preferred stock	0						
Net sale of new common stock	134,417						
Sale of treasury stock	0						
Less: Purchase of treasury stock	0						
Changes incident to business combinations	0						
Less: Dividends declared	8,064						
Change in other comprehensive income	-513,163						
Changes in debit to ESOP liability	0						
Other adjustments to equity capital	0						
Holding company equity capital, ending balance	1,331,345						

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Percent Composition of Assets

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
Percent of Total Assets															
Real estate loans	6.70	39.88	6												
Commercial and industrial loans	1.94	11.23	6												
Loans to individuals	0	3.58	0												
Loans to depository institutions and acceptances of other banks	0	0.02	33												
Agricultural loans	0	0.19	12												
Other loans and leases	0.38	4.52	9												
Net loans and leases	9	63.09	0												
Debt securities over 1 year	73.02	18.76	99												
Mutual funds and equity securities	0	0.05	12												
Subtotal	82.03	83.05	28												
Interest-bearing bank balances	9.19	3.61	89												
Federal funds sold and reverse repos	0	0.52	27												
Debt securities 1 year or less	0.82	1.71	36												
Trading assets	0.02	0.59	47												
Total earning assets	92.06	90.76	68												
Non-interest cash and due from depository institutions	3.01	0.98	98												
Other real estate owned	0	0.01	27												
All other assets	4.93	8.19	12												
Memoranda															
Short-term investments	10.01	6.75	78												
U.S. Treasury securities	8.28	1.98	90												
US agency securities (excluding mortgage-backed securities)	9.06	0.81	97												
Municipal securities	20.21	1.69	99												
Mortgage-backed securities	34.98	12.93	97												
Asset-backed securities	1.32	0.85	71												
Other debt securities	0	0.51	8												
Loans held-for-sale	5.98	0.30	94												
Loans held for investment	3.04	63.03	0												
Real estate loans secured by 1-4 family	6.23	12.79	24												
Revolving	0.01	1.52	10												
Closed-end, secured by first liens	6.21	10.86	28												
Closed-end, secured by junior liens	0	0.19	3												
Commercial real estate loans	0.47	24.89	3												
Construction and land development	0	3.92	2												
Multifamily	0.06	3.87	5												
Nonfarm nonresidential	0.41	15.73	3												
Real estate loans secured by farmland	0	0.34	9												

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Loan Mix and Analysis of Concentrations of Credit

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	74.26	62.29	66												
Real estate loans secured by 1-4 family	69.03	20.65	98												
Revolving	0.15	2.39	15												
Closed-end	68.88	18.01	98												
Commercial real estate loans	5.23	38.12	6												
Construction and land development	0	6.10	2												
1-4 family	0	1.40	4												
Other	0	4.62	2												
Multifamily	0.65	5.86	6												
Nonfarm nonresidential	4.58	24.30	8												
Owner-occupied	0	8.11	2												
Other	4.58	15.95	12												
Real estate loans secured by farmland	0	0.55	9												
Loans to depository institutions and acceptances of other banks	0	0.04	33												
Commercial and industrial loans	21.49	18.37	62												
Loans to individuals	0	6.24	0												
Credit card loans	0	0.53	22												
Agricultural loans	0	0.31	12												
Other loans and leases	4.24	8.16	42												
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	61.84	411.16	4												
Real estate loans secured by 1-4 family	57.48	133.66	21												
Revolving	0.13	15.46	9												
Closed-end	57.35	116.59	22												
Commercial real estate loans	4.36	254.65	3												
Construction and land development	0	39.81	1												
1-4 family	0	9.02	4												
Other	0	30.27	1												
Multifamily	0.54	40.47	3												
Nonfarm nonresidential	3.82	161.09	3												
Owner-occupied	0	53.43	2												
Other	3.82	105.96	3												
Real estate loans secured by farmland	0	3.36	8												
Loans to depository institutions and acceptances of other banks	0	0.26	33												
Commercial and industrial loans	17.90	115.08	5												
Loans to individuals	0	35.47	0												
Credit card loans	0	2.79	22												
Agricultural loans	0	1.73	12												
Other loans and leases	3.53	50.11	9												
Supplemental															
Non-owner occupied CRE loans / Gross loans	5.23	30.74	5												
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	4.36	205.31	3												
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	4.36	262.15	3												

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Liquidity and Funding

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
Percent of Total Assets															
Short-term investments	10.01	6.75	78												
Liquid assets	60.73	23.63	96												
Investment securities	73.84	20.98	99												
Net loans and leases	9	63.09	0												
Net loans, leases and standby letters of credit	9.01	63.92	0												
Core deposits	77.94	74.28	55												
Noncore funding	12.18	12.30	60												
Time deposits of \$250K or more	0	1.67	1												
Foreign deposits	0	0.33	39												
Federal funds purchased and repos	0	1.24	12												
Secured federal funds purchased	0	0	48												
Net federal funds purchased (sold)	0	0.58	28												
Commercial paper	0	0.02	45												
Other borrowings w/remaining maturity of 1 year or less	4.53	2.18	77												
Earning assets that reprice within 1 year	47.14	35.71	79												
Interest-bearing liabilities that reprice within 1 year	7.65	6.79	71												
Long-term debt that reprices within 1 year	0	0.38	32												
Net assets that reprice within 1 year	39.48	27.35	80												
Other Liquidity and Funding Ratios															
Net noncore funding dependence	2.65	5.89	40												
Net short-term noncore funding dependence	2.65	0.87	58												
Short-term investment / Short-term noncore funding	82.18	112.63	49												
Liquid assets - short-term noncore funding / Nonliquid assets	123.61	24.05	96												
Net loans and leases / Total deposits	10.52	79.04	0												
Net loans and leases / Core deposits	11.55	86.19	0												
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-25.51	-10.05	10												
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-35.32	-19.27	13												
Structured notes appreciation (depreciation) / Tier 1 capital		-0.47													
Percent of Investment Securities															
Held-to-maturity securities	27.18	26.09	48												
Available-for-sale securities	72.82	71.92	51												
U.S. Treasury securities	11.21	9.62	66												
US agency securities (excluding mortgage-backed securities)	12.27	4.10	86												
Municipal securities	27.37	8.02	88												
Mortgage-backed securities	47.37	62.34	24												
Asset-backed securities	1.78	4.33	51												
Other debt securities	0	3.02	8												
Mutual funds and equity securities	0	0.27	12												
Debt securities 1 year or less	1.11	9.28	15												
Debt securities 1 to 5 years	56.21	20.14	93												
Debt securities over 5 years	42.68	68.28	13												
Pledged securities	15.91	31.26	27												
Structured notes, fair value	0	0.20	39												
Percent Change from Prior Like Quarter															
Short-term investments		-40.81													
Investment securities		11.76													
Core deposits		4.57													
Noncore funding		36.20													

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Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)					
Commit: Secured commercial real estate loans	1,648				
Commit: Unsecured real estate loans	0				
Credit card lines (reported semiannually, June/Dec)					
Securities underwriting	0				
Standby letters of credit	470				
Commercial and similar letters of credit	0				
Securities lent	0				
Credit derivatives - notional amount (holding company as guarantor)	0				
Credit derivatives - notional amount (holding company as beneficiary)	0				
Credit derivative contracts w/ purchased credit protection-investment grade	0				
Credit derivative contracts w/ purchased credit protection-noninvest grade	0				
Derivative Contracts					
Interest rate futures and forward contracts	0				
Written options contracts (interest rate)	0				
Purchased options contracts (interest rate)	1,736,320				
Interest rate swaps	4,000,000				
Futures and forward foreign exchange	0				
Written options contracts (foreign exchange)	0				
Purchased options contracts (foreign exchange)	0				
Foreign exchange rate swaps	0				
Commodity and other futures and forward contracts	0				
Written options contracts (commodity and other)	0				
Purchased options contracts (commodity and other)	0				
Commodity and other swaps	0				

Percent of Total Assets

	BHC	Peer # 1	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
Loan commitments (reported semiannually, June/Dec)															
Standby letters of credit	0	0.66	3												
Commercial and similar letters of credit	0	0.02	21												
Securities lent	0	0.08	42												
Credit derivatives - notional amount (holding company as guarantor)	0	0.27	27												
Credit derivatives - notional amount (holding company as beneficiary)	0	0.17	29												
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.20	34												
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.19	33												
Derivative contracts	37.09	44.74	72												
Interest rate contracts	37.09	32.78	76												
Interest rate futures and forward contracts	0	3.53	14												
Written options contracts (interest rate)	0	1.49	10												
Purchased options contracts (interest rate)	11.23	1.57	92												
Interest rate swaps	25.86	23.04	72												
Foreign exchange contracts	0	6.65	26												
Futures and forward foreign exchange contracts	0	4.26	27												
Written options contracts (foreign exchange)	0	0.04	40												
Purchased options contracts (foreign exchange)	0	0.04	40												
Foreign exchange rate swaps	0	0.85	38												
Equity, commodity, and other derivative contracts	0	1.18	35												
Commodity and other futures and forward contracts	0	0.09	43												
Written options contracts (commodity and other)	0	0.41	39												
Purchased options contracts (commodity and other)	0	0.31	39												
Commodity and other swaps	0	0.31	37												

Percent of Average Loans and Leases

Loan commitments (reported semiannually, June/Dec)															
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Derivative Instruments

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	5,736,320				
Interest rate contracts	5,736,320				
Foreign exchange contracts	0				
Equity, commodity, and other contracts	0				
Derivatives Position					
Futures and forwards	0				
Written options	0				
Exchange-traded	0				
Over-the-counter	0				
Purchased options	1,736,320				
Exchange-traded	0				
Over-the-counter	1,736,320				
Swaps	4,000,000				
Held for trading	0				
Interest rate contracts	0				
Foreign exchange contracts	0				
Equity, commodity, and other contracts	0				
Non-traded	5,736,320				
Interest rate contracts	5,736,320				
Foreign exchange contracts	0				
Equity, commodity, and other contracts	0				
Derivative contracts (excluding futures and FX 14 days or less)	1,200,000				
One year or less	0				
Over 1 year to 5 years	0				
Over 5 years	1,200,000				
Gross negative fair value (absolute value)	64,371				
Gross positive fair value	154,377				
Held for trading	0				
Non-traded	154,377				
Current credit exposure on risk-based capital derivative contracts	91,292				
Credit losses on derivative contracts	0				
Past Due Derivative Instruments Fair Value					
30–89 days past due	0				
90+ days past due	0				

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Derivatives Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
Percent of Notional Amount															
Interest rate contracts	100	93.95	75												
Foreign exchange contracts	0	3.10	25												
Equity, commodity, and other contracts	0	1.15	35												
Futures and forwards	0	9.12	10												
Written options	0	5.29	8												
Exchange-traded	0	0.14	42												
Over-the-counter	0	4.93	8												
Purchased options	30.27	4.14	95												
Exchange-traded	0	0.14	41												
Over-the-counter	30.27	3.58	95												
Swaps	69.73	77.96	34												
Held for trading	0	38.03	22												
Interest rate contracts	0	31.70	23												
Foreign exchange contracts	0	1.66	34												
Equity, commodity, and other contracts	0	0.57	40												
Non-traded	100	61.97	77												
Interest rate contracts	100	57.96	85												
Foreign exchange contracts	0	0.39	33												
Equity, commodity, and other contracts	0	0.10	38												
Derivative contracts (excluding futures and forex 14 days or less)	20.92	93.16	3												
One year or less	0	37.29	4												
Over 1 year to 5 years	0	22.61	7												
Over 5 years	20.92	26.09	45												
Gross negative fair value (absolute value)	1.12	2.48	20												
Gross positive fair value	2.69	2.55	59												
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.04	0.10	43												
Gross positive fair value (X)	0.09	0.10	71												
Held for trading (X)	0	0.06	23												
Non-traded (X)	0.09	0.02	90												
Current credit exposure (X)	0.05	0.06	70												
Credit losses on derivative contracts	0	0	50												
Past Due Derivative Instruments Fair Value															
30–89 days past due	0	0	47												
90+ days past due	0	0	48												
Other Ratios															
Current credit exposure / Risk-weighted assets	2.54	0.70	88												

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Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	6,916				
Gross losses	665				
Write-downs, transfers to loans held-for-sale	616				
Recoveries	0				
Net losses	665				
Provision for loan and lease losses	-3,075				
Adjustments	0				
Ending balance	3,176				
Memo: Allocated transfer risk reserve (ATTR)	0				

Analysis Ratios

	BHC	Peer # 1	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
Provision for loan and lease losses / Average assets	-0.03	0.09	9												
Provision for loan and lease losses / Average loans and leases	-0.26	0.16	1												
Provision for loan and lease losses / Net loan and lease losses	-462.41	151.30	11												
Allowance for loan and lease losses / Total loans and leases not held for sale	0.67	1.17	12												
Allowance for loan and lease losses / Total loans and leases	0.23	1.15	0												
Allowance for loan and lease losses / Net loans and leases losses (X)	3.58	38.64	6												
Allowance for loan and lease losses / Nonaccrual assets	85.65	428.13	5												
ALLL / 90+ days past due + nonaccrual loans and leases	85.65	320.87	7												
Gross loan and lease losses / Average loans and leases	0.06	0.16	36												
Recoveries / Average loans and leases	0	0.07	1												
Net losses / Average loans and leases	0.06	0.09	51												
Write-downs, transfers to loans held-for-sale / Average loans and leases	0.04	0	98												
Recoveries / Prior year-end losses		34.26													
Earnings coverage of net loan and lease losses (X)	206.50	36.38	87												

Net Loan and Lease Losses By Type

Real estate loans	0.09	-0.01	94												
Real estate loans secured by 1-4 family	0.09	-0.02	95												
Revolving	0	-0.06	75												
Closed-end	0.09	-0.01	95												
Commercial real estate loans	0	0	56												
Construction and land development		-0.02													
1-4 family		0													
Other		-0.01													
Multifamily	0	0	56												
Nonfarm nonresidential	0	0	55												
Owner-occupied	0	0	59												
Other	0	0.01	53												
Real estate loans secured by farmland		0													
Commercial and industrial loans	0	0.11	34												
Loans to individuals		0.76													
Credit card loans		1.94													
Agricultural loans		0.02													
Loans to foreign governments and institutions		0.05													
Other loans and leases	0	0.13	30												

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Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
30+ Days Past Due and Nonaccrual Assets					
30–89 days past due loans and leases	1,147				
90+ days past due loans and leases	0				
Nonaccrual loans and leases	3,708				
Total past due and nonaccrual loans and leases	4,855				
Restructured 30–89 days past due	0				
Restructured 90+ days past due	0				
Restructured nonaccrual	658				
Total restructured loans and leases	658				
30–89 days past due loans held for sale	0				
90+ days past due loans held for sale	0				
Nonaccrual loans held for sale	0				
Total past due and nonaccrual loans held for sale	0				
Restructured loans and leases in compliance	966				
Other real estate owned	45				
Other Assets					
30–89 days past due	0				
90+ days past due	0				
Nonaccrual	0				
Total other assets past due and nonaccrual	0				

Percent of Loans and Leases

	BHC	Peer # 1	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
30–89 days past due loans and leases	0.08	0.33	14												
90+ days past due loans and leases	0	0.10	9												
Nonaccrual loans and leases	0.27	0.37	39												
90+ days past due and nonaccrual loans and leases	0.27	0.52	29												

30–89 days past due restructured	0	0.01	18												
90+ days past due restructured	0	0.01	31												
Nonaccrual restructured	0.05	0.09	47												
30–89 days past due loans held for sale	0	0	40												
90+ days past due loans held for sale	0	0	42												
Nonaccrual loans held for sale	0	0	40												

Percent of Loans and Leases and Other Assets

30+ Days Past Due and Nonaccrual

30–89 days past due assets	0.08	0.33	13												
90+ days past due assets	0	0.10	8												
Nonaccrual assets	0.27	0.37	39												
30+ days past due and nonaccrual assets	0.35	0.89	20												

Percent of Total Assets

90+ days past due and nonaccrual assets	0.02	0.33	1												
90+ days past due and nonaccrual assets + other real estate owned	0.02	0.35	1												

Restructured and Nonaccrual Loans and Leases + OREO as Percent of:

Total assets	0.03	0.38	1												
Allowance for loan and lease losses	148.58	55.46	92												
Equity capital + allowance for loan and lease losses	0.35	3.63	2												
Tier 1 capital + allowance for loan and lease losses	0.28	3.90	1												
Loans and leases + other real estate owned	0.34	0.61	28												

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

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Past Due and Nonaccrual Loans and Leases

			09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
			BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.11	0.23	36												
	90+ days past due		0	0.11	17												
	Nonaccrual		0.36	0.41	54												
Commercial and industrial	30–89 days past due		0	0.29	3												
	90+ days past due		0	0.06	14												
	Nonaccrual		0	0.47	2												
Individuals	30–89 days past due			0.83													
	90+ days past due			0.10													
	Nonaccrual			0.17													
Depository institution loans	30–89 days past due			0													
	90+ days past due			0													
	Nonaccrual			0													
Agricultural	30–89 days past due			0.09													
	90+ days past due			0													
	Nonaccrual			0.27													
Foreign governments	30–89 days past due			0													
	90+ days past due			0													
	Nonaccrual			0.14													
Other loans and leases	30–89 days past due		0	0.13	16												
	90+ days past due		0	0.01	33												
	Nonaccrual		0	0.06	23												

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

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Past Due and Nonaccrual Loans and Leases—Continued

		09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
Memoranda																
1–4 family	30–89 days past due	0.12	0.39	20												
	90+ days past due	0	0.22	20												
	Nonaccrual	0.38	0.58	46												
Revolving	30–89 days past due	0	0.31	7												
	90+ days past due	0	0.02	34												
	Nonaccrual	28.75	0.86	99												
Closed-end	30–89 days past due	0.12	0.41	23												
	90+ days past due	0	0.25	21												
	Nonaccrual	0.32	0.57	42												
Junior lien	30–89 days past due	0	0.01	15												
	90+ days past due	0	0	38												
	Nonaccrual	0	0.02	11												
Commercial real estate	30–89 days past due	0	0.13	4												
	90+ days past due	0	0.01	29												
	Nonaccrual	0	0.29	1												
Construction and development	30–89 days past due		0.19													
	90+ days past due		0.01													
	Nonaccrual		0.14													
1–4 family	30–89 days past due		0.02													
	90+ days past due		0													
	Nonaccrual		0.01													
Other	30–89 days past due		0.13													
	90+ days past due		0													
	Nonaccrual		0.12													
Multifamily	30–89 days past due	0	0.04	28												
	90+ days past due	0	0	45												
	Nonaccrual	0	0.06	26												
Nonfarm non-residential	30–89 days past due	0	0.10	6												
	90+ days past due	0	0.01	33												
	Nonaccrual	0	0.36	2												
Owner Occupied	30–89 days past due	0	0.04	10												
	90+ days past due	0	0	36												
	Nonaccrual	0	0.12	6												
Other	30–89 days past due	0	0.05	14												
	90+ days past due	0	0	39												
	Nonaccrual	0	0.21	8												
Farmland	30–89 days past due		0.09													
	90+ days past due		0													
	Nonaccrual		0.51													
Credit card	30–89 days past due		1.22													
	90+ days past due		0.50													
	Nonaccrual		0.13													

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

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Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Common Equity Tier 1 Capital					
Common stock plus related surplus	1,362,693				
Retained earnings	295,115				
Accumulated other comprehensive income (AOCI)	-520,085				
Common equity tier 1 minority interest	0				
Common equity tier 1 capital before adjustments/deductions	1,137,723				
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	194,045				
Accumulated other comprehensive income-related adjustments	-520,085				
Other deductions from common equity tier 1 capital	0				
Subtotal:	1,463,763				
Adjustments and deductions for common equity tier 1 capital	0				
Common equity tier 1 capital	1,463,763				
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	209,121				
Non-qualifying capital instruments	0				
Tier 1 minority interest not included in common equity tier 1 capital	0				
Additional tier 1 capital before deductions	209,121				
Less: Additional tier 1 capital deductions	0				
Additional tier 1 capital	209,121				
Tier 1 Capital	1,672,884				
Tier 2 Capital					
Tier 2 capital instruments and related surplus	0				
Non-qualifying capital instruments	0				
Total capital minority interest not included in tier 1 capital	0				
Allowance for loan and lease losses in tier 2 capital	3,194				
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	3,194				
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0				
Tier 2 capital	3,194				
Exited advanced approach tier 2 capital					
Total capital	1,676,078				
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	15,810,685				
Less: Deductions from common equity tier 1 capital	194,045				
Less: Other deductions	0				
Total assets for leverage ratio	15,616,640				
Total risk-weighted assets	3,594,516				
Exited advanced approach total RWA					

	BHC	Peer # 1	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
Capital Ratios															
Common equity tier 1 capital, column A	40.72	11.77	99												
Common equity tier 1 capital, column B	0	0.26	46												
Tier 1 capital, column A	46.54	12.48	99												
Tier 1 capital, column B	0	0.31	46												
Total capital, column A	46.63	14.27	99												
Total capital, column B	0	0.34	46												
Tier 1 leverage	10.71	9.22	84												
Supplementary leverage ratio, advanced approaches HCs		6.74													

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Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	0						
Total property and casualty assets	0						
Reinsurance recoverables (P/C)							
Total life and health assets	0						
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0						
Total insurance underwriting equity	0						
Total property and casualty equity	0						
Total life and health equity	0						
Total insurance underwriting net income	0						
Total property and casualty	0						
Total life and health	0						
Claims and claims adjusted expense reserves (P/C)	0						
Unearned premiums (P/C)	0						
Policyholder benefit and contractholder funds (L/H)	0						
Separate account liabilities (L/H)	0						
Insurance activities revenue	0						
Other insurance activities income	0						
Insurance and reinsurance underwriting income	0						
Premiums	0						
Credit related insurance underwriting	0						
Other insurance underwriting	0						
Insurance benefits, losses, expenses	0						
Net assets of insurance underwriting subsidiaries	0						
Life insurance assets	0						

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	40												
Insurance underwriting assets (P/C) / Total insurance underwriting assets ..		51.77													
Insurance underwriting assets (L/H) / Total insurance underwriting assets ..		48.23													
Separate account assets (L/H) / Total life assets		11.73													
Insurance activities revenue / Adjusted operating income	0	0.36	12												
Premium income / Insurance activities revenue		2.54													
Credit related premium income / Total premium income		32.83													
Other premium income / Total premium income		67.17													
Insurance underwriting net income / Consolidated net income	0	0.02	43												
Insurance net income (P/C) / Equity (P/C)		15.15													
Insurance net income (L/H) / Equity (L/H)		177.77													
Insurance benefits, losses, expenses / Insurance premiums		4,581.19													
Reinsurance recovery (P/C) / Total assets (P/C)		0.07													
Reinsurance recovery (L/H) / Total assets (L/H)		0													
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44												
Life insurance assets / Tier 1 capital + allowance for loan and lease losses ..	0	12.02	3												
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)		0													
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.55	37												

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Foreign Activities

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	5,062				
Real estate loans	274				
Commercial and industrial loans	4,788				
Loans to depository institutions and other banks acceptances	0				
Loans to foreign governments and institutions	0				
Loans to individuals	0				
Agricultural loans	0				
Other foreign loans	0				
Lease financing receivables	0				
Debt securities	0				
Interest-bearing bank balances	0				
Total selected foreign assets	5,062				
Total foreign deposits	0				
Interest-bearing deposits	0				
Non-interest-bearing deposits	0				

	BHC	Peer # 1	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
Analysis Ratios															
Yield: Foreign loans	0	0.84	33												
Cost: Interest-bearing deposits		0.52													
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.26													
Commercial and industrial loans		0.13													
Foreign governments and institutions		0.05													
Growth Rates															
Net loans and leases		20.31													
Total selected assets		21.10													
Deposits		-2.72													

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Peer #

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Activity								
Securitization activities		0						
1–4 family residential loans		0						
Home equity lines		0						
Credit card receivables		0						
Auto loans		0						
Commercial and industrial loans		0						
All other loans and leases		0						
Retained credit exposure		0						
1–4 family residential loans		0						
Home equity lines		0						
Credit card receivables		0						
Auto loans		0						
Commercial and industrial loans		0						
All other loans and leases		0						
Unused commitments to provide liquidity (servicer advance)		0						
Seller's interest carried as securities and loans		0						
Home equity lines		0						
Credit card receivables		0						
Commercial and industrial loans		0						
Asset-backed commercial paper conduits		0						
Credit exposure from credit enhancements provided to conduit structures		0						
Liquidity commitments provided to conduit structures		0						
		09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019		
Activity as a Percent of Total Assets								
Securitization activities		0						
1–4 family residential loans		0						
Home equity lines		0						
Credit card receivables		0						
Auto loans		0						
Commercial and Industrial loans		0						
All other loans and leases		0						
Asset-backed commercial paper conduits		0						
Credit exposure from credit enhancements provided to conduit structures		0						
Liquidity commitments provided to conduit structures		0						
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables								
Auto loans and other consumer loans								
Commercial and industrial loans								
All other loans and leases								

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Peer #

Servicing, Securitization and Asset Sale Activities—Part 2

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Percent of Total Securitization Activities by Type					
Retained credit exposure					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Unused commitments to provide liquidity (servicer advance)					
Seller's interest carried as securities and loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure	0				
Total retained credit exposure and asset sale credit exposure	0				

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
Dollar Amount in Thousands						1-Year	5-Year
30–89 Days Past Due Securitized Assets							
1–4 family residential loans	0						
Home equity lines	0						
Credit card receivables	0						
Auto loans	0						
Commercial and industrial loans	0						
All other loans and leases	0						
Total 30–89 days past due securitized assets	0						
90+ Days Past Due Securitized Assets							
1–4 family residential loans	0						
Home equity lines	0						
Credit card receivables	0						
Auto loans	0						
Commercial and industrial loans	0						
All other loans and leases	0						
Total 90+ days past due securitized assets	0						
Net Losses on Securitized Assets							
1–4 family residential loans	0						
Home equity lines	0						
Credit card receivables	0						
Auto loans	0						
Commercial and industrial loans	0						
All other loans and leases	0						
Total net losses on securitized assets	0						

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Servicing, Securitization and Asset Sale Activities—Part 3

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

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Parent Company Income Statement

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	35,000						
Dividends	35,000						
Interest	0						
Management and service fees	0						
Other income	0						
Income from nonbank subsidiaries	0						
Dividends	0						
Interest	0						
Management and service fees	0						
Other income	0						
Income from subsidiary holding companies	0						
Dividends	0						
Interest	0						
Management and service fees	0						
Other income	0						
Total income from subsidiaries	35,000						
Securities gains (losses)	0						
Other operating income	-39						
Total operating income	34,961						
Operating Expenses							
Personnel expenses	1,052						
Interest expense	0						
Other expenses	8,549						
Provision for loan and lease losses	0						
Total operating expenses	9,601						
Income (loss) before taxes	25,360						
Applicable income taxes (credit)	-1,822						
Extraordinary items							
Income before undistributed income of subsidiaries	27,182						
Equity in undistributed income of subsidiaries	82,138						
Bank subsidiaries	82,138						
Nonbank subsidiaries	0						
Subsidiary holding companies	0						
Net income (loss)	109,320						
Memoranda							
Bank net income	117,138						
Nonbank net income	0						
Subsidiary holding companys' net income	0						

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Parent Company Balance Sheet

Dollar Amount in Thousands	09/30/2022	% of Total Assets	09/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
									1-Year	5-Year
Assets										
Investment in bank subsidiaries	1,111,577	82.40								
Common and preferred stock	1,111,577	82.40								
Excess cost over fair value	0	0								
Loans, advances, notes, and bonds	0	0								
Other receivables	0	0								
Investment in nonbank subsidiaries	480	0.04								
Common and preferred stock	480	0.04								
Excess cost over fair value	0	0								
Loans, advances, notes, and bonds	0	0								
Other receivables	0	0								
Investment in subsidiary holding companies	0	0								
Common and preferred stock	0	0								
Excess cost over fair value	0	0								
Loans, advances, notes, and bonds	0	0								
Other receivables	0	0								
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0								
Securities	0	0								
Securities purchased (reverse repos)	0	0								
Cash and due from affiliated depository institution	39,304	2.91								
Cash and due from unrelated depository institution	0	0								
Premises, furnishings, fixtures and equipment	0	0								
Intangible assets	194,045	14.38								
Other assets	3,576	0.27								
Balance due from subsidiaries and related institutions	0	0								
Total assets	1,348,982	100.00		100.00		100.00				
Liabilities and Capital										
Deposits	0	0								
Securities sold (repos)	0	0								
Commercial paper	0	0								
Other borrowings 1 year or less	0	0								
Borrowings with maturity over 1 year	0	0								
Subordinated notes and debentures	0	0								
Other liabilities	1,658	0.12								
Balance due to subsidiaries and related institutions	15,980	1.18								
Total liabilities	17,638	1.31								
Equity Capital	1,331,344	98.69								
Perpetual preferred stock (income surplus)	193,621	14.35								
Common stock	317	0.02								
Common surplus	1,362,376	100.99								
Retained earnings	295,115	21.88								
Accumulated other comprehensive income	-520,085	-38.55								
Other equity capital components	0	0								
Total liabilities and equity capital	1,348,982	100.00		100.00		100.00				
Memoranda										
Loans and advances from bank subsidiaries	0	0								
Loans and advances from nonbank subsidiaries	15,980	1.18								
Notes payable to subsidiaries that issued TPS	15,980	1.18								
Loans and advances from subsidiary holding companies	0	0								
Subordinated and long-term debt 1 year or less	0	0								
Guaranteed loans to banks, nonbanks, and holding companies	0	0								

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Parent Company Analysis—Part 1

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
Profitability															
Net income / Average equity capital	9.52	11.02	36												
Bank net income / Average equity investment in banks	12.67	11.60	63												
Nonbank net income / Average equity investment in nonbanks	0	9.71	18												
Subsidiary HCs net income / Average equity investment in sub HCs		8.41													
Bank net income / Parent net income	107.15	98.76	80												
Nonbank net income / Parent net income	0	2.50	16												
Subsidiary holding companies' net income / Parent net income		85.68													
Leverage															
Total liabilities / Equity capital	1.32	18.39	14												
Total debt / Equity capital	0	12.61	13												
Total debt + notes payable to subs that issued TPS / Equity capital	1.20	14.76	19												
Total debt + Loans guaranteed for affiliate / Equity capital	0	12.68	13												
Total debt / Equity capital – excess over fair value	0	12.75	13												
Long-term debt / Equity capital	0	11.91	13												
Short-term debt / Equity capital	0	0.48	40												
Current portion of long-term debt / Equity capital	0	0.09	42												
Excess cost over fair value / Equity capital	0	0.09	40												
Long-term debt / Consolidated long-term debt	0	39.59	11												
Double Leverage															
Equity investment in subs / Equity capital	83.53	104.01	1												
Total investment in subs / Equity capital	83.53	109.29	0												
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	-1.50	0.39	1												
Equity investment in subs – equity cap / Net income-div (X)		1.15													
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	209.35	130.36	81												
Cash from ops + noncash items + op expense / Op expense + dividend	207.23	118.32	80												
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	-156.06	105.80	2												
Pretax operating income + interest expense / Interest expense		1,565.66													
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	4,677.62	1,454.22	88												
Dividends + interest from subsidiaries / Interest expense + dividends	434.03	150.57	90												
Fees + other income from subsidiaries / Salary + other expenses	0	10.18	35												
Net income / Current part of long-term debt + preferred dividends (X)	13.56	26.99	26												
Other Ratios															
Net assets that reprice within 1 year / Total assets	2.91	3.60	51												
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.30													
Nonaccrual		0.65													
Total		0.95													
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49												
To nonbank subsidiaries	0	0.01	47												
To subsidiary holding companies	0	0	49												
Total	0	0.01	47												
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0	1.77	16												
Combined thrift assets (reported only by bank holding companies)	0	0	50												
Combined foreign nonbank subsidiary assets	0	0.06	40												

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Peer #

Parent Company Analysis—Part 2

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	29.67	70.90	19												
Dividends declared / Net income	7.38	31.93	12												
Net income – dividends / Average equity	8.82	7.51	68												
Percent of Dividends Paid															
Dividends from bank subsidiaries	434.03	133.26	90												
Dividends from nonbank subsidiaries	0	2.76	25												
Dividends from subsidiary holding companies.....	0	4.73	45												
Dividends from all subsidiaries	434.03	183.35	87												
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	29.88	43.79	36												
Interest income from bank subsidiaries.....	0	0.21	26												
Management and service fees from bank subsidiaries	0	0.95	38												
Other income from bank subsidiaries.....	0	0	46												
Operating income from bank subsidiaries	29.88	52.71	35												
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries		47.96													
Interest income from nonbank subsidiaries.....		3.25													
Management and service fees from nonbank subsidiaries		0.51													
Other income from nonbank subsidiaries.....		0.12													
Operating income from nonbank subsidiaries		64.26													
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		72.55													
Interest income from subsidiary holding companies		15.40													
Management and service fees from subsidiary holding companies.....		0.27													
Other income from subsidiary holding companies		-3													
Operating income from subsidiary holding companies.....		85.23													
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	100.11	67.73	96												
Interest income from bank subsidiaries.....	0	0.98	23												
Management and service fees from bank subsidiaries	0	1.25	38												
Other income from bank subsidiaries.....	0	0.03	46												
Operating income from bank subsidiaries	100.11	81.70	92												
Dividends from nonbank subsidiaries	0	2.90	24												
Interest income from nonbank subsidiaries.....	0	0.28	38												
Management and service fees from nonbank subsidiaries	0	0.01	43												
Other income from nonbank subsidiaries.....	0	0	47												
Operating income from nonbank subsidiaries	0	4.41	19												
Dividends from subsidiary holding companies.....	0	2.46	45												
Interest income from subsidiary holding companies	0	0.01	46												
Management and service fees from subsidiary holding companies.....	0	0	49												
Other income from subsidiary holding companies	0	0	50												
Operating income from subsidiary holding companies.....	0	3.74	44												
Loans and advances from subsidiaries / Short term debt.....		284.57													
Loans and advances from subsidiaries / Total debt		27.96													